

Fill in this information to identify the case:

Debtor 1 _____

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: _____ District of _____
(State)

Case number _____

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Santander Bank, N.A. Court claim no. (if known): _____

Last 4 digits of any number you use to identify the debtor's account: _____

Property address: _____
Number Street

City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☐ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: _____
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: _____

MM / DD / YYYY

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X Melissa A. Epler

Signature

Date _____

Print

First Name

Middle Name

Last Name

Title Bankruptcy Administrator

Company

Santander Bank, N.A.

If different from the notice address listed on the proof of claim to which this response applies:

Address

450 Penn St. MC: 10-421-MC3

Number

Street

Reading, PA 19602

City

State

ZIP Code

Contact phone

Email DefBkr@santander.us

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In Re:
Robert G Heckman and Terry L Heckman

Chapter #13
Case No. 16-04645
Honorable Robert N Opel II

Debtor

CERTIFICATE OF SERVICE

I, Melissa A. Epler of Santander Bank, N.A., do hereby certify that on March 1, 2021, I caused to be served a copy of the Response to Notice of Final Cure Payment on the service list below by having a copy of the same mailed by the first class mail, postage prepaid or other method specified on service list.

Signed under the penalties of perjury, this 1st day of March 2021.

Melissa A. Epler

Melissa A. Epler
Santander Bank, N.A.
Bankruptcy Administrator
450 Penn Street
Reading, PA 19602
(610) 401-9312
Email: DeftBkr@santander.us

VIA US MAIL

Robert and Terry Heckman
154 Mahanoy Ave
Tamaqua, PA 18252

VIA ECF

Charles J Dehart
Chapter 13 Trustee
8125 Adams Drive Ste A
Hummelstown, PA 17063

Thomas K Noonan
Thomas K Noonan Attorney at Law, representing debtors
TKNESQ@PTD.NET

Payment History

Account Name: Heckman
 Account Number: 4529592707
 Date Completed: 02/26/21

Case #: 16-04645
 File Date: 11/11/16
 Chapter: 13

Last Payment Date: 2/8/2021
 Contractual Due Date: 2/26/2021
 Post-petition Due Date: 02/26/21

CONFIDENTIAL

Transaction Date	Payment Amount Due	Amount Received	Fee/Cost Assessed	Description	Payment Due Date	Amount Past Due	Payment application				Principal Balance	Fees/ Costs Balance	Suspense Balance	Total Delinquency (pmts + fees - suspense)
							Principal	Interest	Fees/Costs	Suspense				
				Beginning Balance							\$75,486.31	\$72.00	\$0.00	
10/31/16	\$207.15	\$0.00		Monthly Billing	11/26/16	\$207.15					\$75,486.31	\$72.00	\$0.00	\$279.15
11/30/16	\$200.47	\$0.00		Monthly Billing	11/26/16	\$407.62					\$75,486.31	\$72.00	\$0.00	\$479.62
12/06/16		\$279.15		Regular Payment	11/26/16	\$128.47		\$279.15			\$75,486.31	\$72.00	\$0.00	\$200.47
12/31/16	\$207.15	\$0.00		Monthly Billing	12/26/16	\$335.62					\$75,486.31	\$72.00	\$0.00	\$407.62
01/04/17		\$200.47		Regular Payment	12/26/16	\$135.15		\$200.47			\$75,486.31	\$72.00	\$0.00	\$207.15
01/31/17	\$207.70	\$0.00		Monthly Billing	01/26/17	\$342.85					\$75,486.31	\$72.00	\$0.00	\$414.85
02/01/17		\$200.15		Regular Payment	01/26/17	\$142.70		\$200.15			\$75,486.31	\$72.00	\$0.00	\$214.70
02/28/17	\$202.10	\$0.00		Monthly Billing	02/26/17	\$344.80					\$75,486.31	\$72.00	\$0.00	\$416.80
03/03/17		\$207.70		Regular Payment	02/26/17	\$137.10		\$207.70			\$75,486.31	\$72.00	\$0.00	\$209.10
03/31/17	\$223.75	\$0.00		Monthly Billing	03/26/17	\$360.85					\$75,486.31	\$72.00	\$0.00	\$432.85
04/04/17		\$202.10		Regular Payment	03/26/17	\$158.75		\$202.10			\$75,486.31	\$72.00	\$0.00	\$230.75
04/30/17	\$216.53	\$0.00		Monthly Billing	04/26/17	\$375.28					\$75,486.31	\$72.00	\$0.00	\$447.28
05/01/17		\$223.75		Regular Payment	04/26/17	\$151.53		\$223.75			\$75,486.31	\$72.00	\$0.00	\$223.53
05/31/17	\$239.78	\$0.00		Monthly Billing	05/26/17	\$391.31					\$75,486.31	\$72.00	\$0.00	\$463.31
06/19/17		\$84.67		Trustee Payment	05/26/17	\$378.64		\$12.67	\$72.00		\$75,486.31	\$0.00	\$0.00	\$378.64
06/30/17	\$232.04	\$0.00		Monthly Billing	05/26/17	\$610.68					\$75,486.31	\$0.00	\$0.00	\$610.68
07/07/17		\$239.78		Regular Payment	05/26/17	\$370.90		\$239.78			\$75,486.31	\$0.00	\$0.00	\$370.90
07/31/17	\$239.78	\$0.00		Monthly Billing	06/26/17	\$610.68					\$75,486.31	\$0.00	\$0.00	\$610.68
08/01/17		\$232.04		Regular Payment	06/26/17	\$378.64		\$232.04			\$75,486.31	\$0.00	\$0.00	\$378.64
08/31/17	\$255.81	\$0.00		Monthly Billing	07/26/17	\$634.45					\$75,486.31	\$0.00	\$0.00	\$634.45
09/05/17		\$239.78		Regular Payment	07/26/17	\$394.67		\$239.78			\$75,486.31	\$0.00	\$0.00	\$394.67
09/30/17	\$247.55	\$0.00		Monthly Billing	08/26/17	\$642.22					\$75,486.31	\$0.00	\$0.00	\$642.22
10/03/17		\$255.81		Regular Payment	08/26/17	\$386.41		\$255.81			\$75,486.31	\$0.00	\$0.00	\$386.41
10/31/17	\$255.81	\$0.00		Monthly Billing	09/26/17	\$642.22					\$75,486.31	\$0.00	\$0.00	\$642.22
11/10/17		\$255.81		Regular Payment	09/26/17	\$386.41		\$255.81			\$75,486.31	\$0.00	\$0.00	\$386.41
11/30/17	\$247.55	\$0.00		Monthly Billing	10/26/17	\$633.96					\$75,486.31	\$0.00	\$0.00	\$633.96
12/31/17	\$255.81	\$0.00		Monthly Billing	10/26/17	\$889.77					\$75,486.31	\$0.00	\$0.00	\$889.77
01/02/18		\$247.55		Regular Payment	10/26/17	\$642.22		\$247.55			\$75,486.31	\$0.00	\$0.00	\$642.22
01/24/18		\$642.22		Regular Payment	11/26/17	\$0.00		\$642.22			\$75,486.31	\$0.00	\$0.00	\$0.00
01/31/18	\$255.81	\$0.00		Monthly Billing	02/26/18	\$255.81					\$75,486.31	\$0.00	\$0.00	\$255.81
02/28/18	\$245.53	\$0.00		Monthly Billing	02/26/18	\$501.34					\$75,486.31	\$0.00	\$0.00	\$501.34
03/31/18	\$271.83	\$0.00		Monthly Billing	02/26/18	\$773.17					\$75,486.31	\$0.00	\$0.00	\$773.17
04/18/18		\$255.81		Regular Payment	02/26/18	\$517.36		\$255.81			\$75,486.31	\$0.00	\$0.00	\$517.36
04/30/18	\$263.06	\$0.00		Monthly Billing	03/26/18	\$780.42					\$75,486.31	\$0.00	\$0.00	\$780.42
05/02/18		\$245.53		Regular Payment	03/26/18	\$534.89		\$245.53			\$75,486.31	\$0.00	\$0.00	\$534.89
05/31/18	\$287.86	\$0.00		Monthly Billing	04/26/18	\$822.75					\$75,486.31	\$0.00	\$0.00	\$822.75
06/05/18		\$256.00		Regular Payment	04/26/18	\$566.75		\$256.00			\$75,486.31	\$0.00	\$0.00	\$566.75
06/30/18	\$278.58	\$0.00		Monthly Billing	05/26/18	\$845.33					\$75,486.31	\$0.00	\$0.00	\$845.33
07/31/18	\$287.86	\$0.00		Monthly Billing	05/26/18	\$1,133.19					\$75,486.31	\$0.00	\$0.00	\$1,133.19
08/31/18	\$303.89	\$0.00		Monthly Billing	05/26/18	\$1,437.08					\$75,486.31	\$0.00	\$0.00	\$1,437.08
09/05/18		\$287.86		Regular Payment	05/26/18	\$1,149.22		\$287.86			\$75,486.31	\$0.00	\$0.00	\$1,149.22

09/30/18	\$294.09	\$0.00		Monthly Billing	06/26/18	\$1,443.31					\$75,486.31	\$0.00	\$0.00	\$1,443.31
10/01/18		\$303.89		Regular Payment	06/26/18	\$1,139.42		\$303.89			\$75,486.31	\$0.00	\$0.00	\$1,139.42
10/31/18	\$303.89	\$0.00		Monthly Billing	07/26/18	\$1,443.31					\$75,486.31	\$0.00	\$0.00	\$1,443.31
11/30/18	\$309.60	\$0.00		Monthly Billing	07/26/18	\$1,752.91					\$75,486.31	\$0.00	\$0.00	\$1,752.91
12/31/18	\$319.92	\$0.00		Monthly Billing	07/26/18	\$2,072.83					\$75,486.31	\$0.00	\$0.00	\$2,072.83
01/08/19		\$0.00	\$74.00	Property Search	07/26/18	\$2,072.83					\$75,486.31	\$74.00	\$0.00	\$2,146.83
01/10/19		\$309.60		Regular Payment	07/26/18	\$1,763.23		\$309.60			\$75,486.31	\$74.00	\$0.00	\$1,837.23
01/31/19	\$319.92	\$0.00		Monthly Billing	08/26/18	\$2,083.15					\$75,486.31	\$74.00	\$0.00	\$2,157.15
02/05/19		\$319.92		Regular Payment	08/26/18	\$1,763.23		\$319.92			\$75,486.31	\$74.00	\$0.00	\$1,837.23
02/28/19	\$303.43	\$0.00		Monthly Billing	09/26/18	\$2,066.66					\$75,486.31	\$74.00	\$0.00	\$2,140.66
03/31/19	\$335.95	\$0.00		Monthly Billing	09/26/18	\$2,402.61					\$75,486.31	\$74.00	\$0.00	\$2,476.61
04/23/19		\$335.95		Regular Payment	09/26/18	\$2,066.66		\$335.95			\$75,486.31	\$74.00	\$0.00	\$2,140.66
04/30/19	\$325.11	\$0.00		Monthly Billing	10/26/18	\$2,391.77					\$75,486.31	\$74.00	\$0.00	\$2,465.77
05/01/19		\$0.00	\$969.00	Bankruptcy Attorney	10/26/18	\$2,391.77					\$75,486.31	\$1,043.00	\$0.00	\$3,434.77
05/01/19		\$0.00	\$181.00	Bankruptcy Cost	10/26/18	\$2,391.77					\$75,486.31	\$1,224.00	\$0.00	\$3,615.77
05/24/19		\$601.85		Regular Payment	10/26/18	\$1,789.92		\$601.85			\$75,486.31	\$1,224.00	\$0.00	\$3,013.92
05/31/19	\$335.95	\$0.00		Monthly Billing	12/26/18	\$2,125.87					\$75,486.31	\$1,224.00	\$0.00	\$3,349.87
06/27/19		\$612.69		Regular Payment	12/26/18	\$1,513.18		\$612.69			\$75,486.31	\$1,224.00	\$0.00	\$2,737.18
06/30/19	\$325.11	\$0.00		Monthly Billing	02/26/19	\$1,838.29					\$75,486.31	\$1,224.00	\$0.00	\$3,062.29
07/22/19		\$601.85		Regular Payment	02/26/19	\$1,236.44		\$601.85			\$75,486.31	\$1,224.00	\$0.00	\$2,460.44
07/31/19	\$335.95	\$0.00		Monthly Billing	04/26/19	\$1,572.39					\$75,486.31	\$1,224.00	\$0.00	\$2,796.39
08/27/19		\$612.69		Regular Payment	04/26/19	\$959.70		\$612.69			\$75,486.31	\$1,224.00	\$0.00	\$2,183.70
08/31/19	\$335.95	\$0.00		Monthly Billing	06/26/19	\$1,295.65					\$75,486.31	\$1,224.00	\$0.00	\$2,519.65
09/30/19	\$325.11	\$0.00		Monthly Billing	06/26/19	\$1,620.76					\$75,486.31	\$1,224.00	\$0.00	\$2,844.76
09/30/19		\$612.69		Regular Payment	06/26/19	\$1,008.07		\$612.69			\$75,486.31	\$1,224.00	\$0.00	\$2,232.07
10/28/19		\$601.85		Regular Payment	08/26/19	\$406.22		\$601.85			\$75,486.31	\$1,224.00	\$0.00	\$1,630.22
10/31/19	\$319.92	\$0.00		Monthly Billing	10/26/19	\$726.14					\$75,486.31	\$1,224.00	\$0.00	\$1,950.14
11/25/19		\$596.66		Regular Payment	10/26/19	\$129.48		\$596.66			\$75,486.31	\$1,224.00	\$0.00	\$1,353.48
11/30/19	\$294.09	\$0.00		Monthly Billing	12/26/19	\$423.57					\$75,486.31	\$1,224.00	\$0.00	\$1,647.57
12/31/19	\$287.86	\$0.00		Monthly Billing	12/26/19	\$711.43					\$75,486.31	\$1,224.00	\$0.00	\$1,935.43
01/06/20		\$581.95		Regular Payment	12/26/19	\$129.48		\$581.95			\$75,486.31	\$1,224.00	\$0.00	\$1,353.48
01/31/20	\$287.10	\$0.00		Monthly Billing	02/26/20	\$416.58					\$75,486.31	\$1,224.00	\$0.00	\$1,640.58
01/31/20		\$287.10		Regular Payment	02/26/20	\$129.48		\$287.10			\$75,486.31	\$1,224.00	\$0.00	\$1,353.48
02/25/20		\$129.48		Regular Payment	03/26/20	\$0.00		\$129.48			\$75,486.31	\$1,224.00	\$0.00	\$1,224.00
02/29/20	\$268.55	\$0.00		Monthly Billing	03/26/20	\$268.55					\$75,486.31	\$1,224.00	\$0.00	\$1,492.55
03/13/20		\$449.83		Regular Payment	03/26/20	\$0.00		\$268.55	\$181.28		\$75,486.31	\$1,042.72	\$0.00	\$1,042.72
03/31/20	\$287.07	\$0.00		Monthly Billing	04/26/20	\$287.07					\$75,486.31	\$1,042.72	\$0.00	\$1,329.79
04/03/20		\$287.86		Regular Payment	04/26/20	\$0.00		\$287.07	\$0.79		\$75,486.31	\$1,041.93	\$0.00	\$1,041.93
04/24/20		\$288.00		Regular Payment	05/26/20	\$0.00			\$288.00		\$75,486.31	\$753.93	\$0.00	\$753.93
04/30/20	\$277.81	\$0.00		Monthly Billing	05/26/20	\$277.81					\$75,486.31	\$753.93	\$0.00	\$1,031.74
05/31/20	\$191.17	\$0.00		Monthly Billing	05/26/20	\$468.98					\$75,486.31	\$753.93	\$0.00	\$1,222.91
06/05/20		\$327.81		Regular Payment	05/26/20	\$141.17		\$327.81			\$75,486.31	\$753.93	\$0.00	\$895.10
06/30/20	\$185.00	\$0.00		Monthly Billing	06/26/20	\$326.17					\$75,486.31	\$753.93	\$0.00	\$1,080.10
07/06/20		\$277.81		Regular Payment	06/26/20	\$185.00		\$141.17	\$136.64		\$75,486.31	\$617.29	\$0.00	\$802.29
07/31/20	\$191.17	\$0.00		Monthly Billing	07/26/20	\$376.17					\$75,486.31	\$617.29	\$0.00	\$993.46
08/10/20		\$200.00		Regular Payment	07/26/20	\$191.17		\$185.00	\$15.00		\$75,486.31	\$602.29	\$0.00	\$793.46
08/31/20	\$191.17	\$0.00		Monthly Billing	08/26/20	\$382.34					\$75,486.31	\$602.29	\$0.00	\$984.63
09/10/20		\$201.17		Regular Payment	08/26/20	\$191.17		\$191.17	\$10.00		\$75,486.31	\$592.29	\$0.00	\$783.46
09/30/20	\$185.00	\$0.00		Monthly Billing	09/26/20	\$376.17					\$75,486.31	\$592.29	\$0.00	\$968.46
10/16/20		\$201.17		Regular Payment	09/26/20	\$175.00		\$201.17			\$75,486.31	\$592.29	\$0.00	\$767.29
10/31/20	\$191.17	\$0.00		Monthly Billing	10/26/20	\$366.17					\$75,486.31	\$592.29	\$0.00	\$958.46

11/10/20		\$200.00		Regular Payment	10/26/20	\$191.17		\$175.00	\$25.00		\$75,486.31	\$567.29	\$0.00	\$758.46
11/30/20	\$185.00	\$0.00		Monthly Billing	11/26/20	\$376.17					\$75,486.31	\$567.29	\$0.00	\$943.46
12/07/20		\$201.17		Regular Payment	11/26/20	\$175.00		\$201.17			\$75,486.31	\$567.29	\$0.00	\$742.29
12/31/20	\$191.17	\$0.00		Monthly Billing	12/26/20	\$366.17					\$75,486.31	\$567.29	\$0.00	\$933.46
01/11/21		\$200.00		Regular Payment	12/26/20	\$166.17		\$200.00			\$75,486.31	\$567.29	\$0.00	\$733.46
01/31/21	\$191.68	\$0.00		Monthly Billing	01/26/21	\$357.85					\$75,486.31	\$567.29	\$0.00	\$925.14
02/08/21		\$191.17		Regular Payment	02/26/21	\$166.68		\$191.17			\$75,486.31	\$567.29	\$0.00	\$733.97